



BE BRAVE AND SAVE

Financial Fitness Means Planning
For Your Needs And Wants. Now,
And At Every Stage Of Your Life.



www.cpms.osd.mil/finfit

Are You Fit To Retire?

Financial fitness doesn't start at retirement.
It starts now—take advantage of retirement
savings at every stage of your life.

Visit www.cpms.osd.mil/finfit for
information on your DoD retirement benefits,
including:

- How much you'll get
- Calculating how much you'll need
- Saving to make up the difference



Learn More About Financial Fitness At DoD.

See how smart choices and small steps
can help you get where you want to be.

Visit www.cpms.osd.mil/finfit.



DEPARTMENT OF DEFENSE
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Hot Car Or Hot Retirement?

If You're Financially Fit,
The Answer Can Be—

Both

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How Will You Spend Your Financial Future?

Your future starts today, not at retirement. Now is the time to focus on financial fitness—so you can get what you want out of life, at every stage of your life.

You don't have to be a financial expert to do it. Just learn a few basics, make a plan, and stick with it. Balance what you spend with what you save. Adjust that balance as your life changes and your goals come into focus.

Become more financially fit, now.

Saving Doesn't Have To Feel Like Scrimping.

You don't have to overhaul your life to be more financially fit. Small steps and smart choices will get you there. For example, brown-bagging your lunch could save you as much as \$1,000 a year!

The key is to spend purposefully, not on impulse or out of habit. Give thought to what you really need. Look for discounts. Research and think twice before making a big purchase. Give yourself the opportunity to get the most for your money.

See how simple changes can add up.

Get Financially Fit For Every Stage Of Your Life.

Start getting financially fit by getting the facts about:

- Saving money every day
- Purchasing a vehicle
- Paying off student loans (and other debts)
- Marriage and parenthood
- Purchasing a home
- DoD retirement savings programs

Use all this information to manage every phase of your financial future. Take control. Make profitable decisions. Purchase on purpose. Be brave and save.

Get started today at www.cpms.osd.mil/finfit